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How to cite

Gosetti G. (2012). Work and spending habits: an exploration inside the “social issues” of crisis.

[Italian Sociological Review, 2 (3), 176-190]

Retrieved from <http://dx.doi.org/10.13136/isr.v2i3.42>

[DOI: 10.13136/isr.v2i3.42]

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3. Article accepted for publication (*data*)

November 2012

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Work and spending habits: an exploration inside the “social issues” of crisis

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Abstract

The main subject of the article is the effect produced by the recent crisis on employment conditions within families and their spending habits; this topic is analyzed starting from the figures published by the University of Verona’s Observatory on Family Consumption, that takes an annual survey on a sample of individuals around Italy. According to the interpretation of the interviewees, the effects the crisis has induced on their family employment condition and spending habits are contextualized within some “social issues” on the national scene for some time, aggravated by the crisis: wage issue, poverty issue, inequality issue.

Keyword; work, spending habits, crisis, social issues

1. The “social issues” involved in the crisis: background to the figures

The crisis is a fact. It is an economic crisis, but not only: it is a process that has had a far-reaching effect on the fabric of social relations and has impacted directly on citizens’ spending habits. This is not the time or place to examine its causes in any depth, but as far as the issues we will discuss in the following pages are concerned, it is important to remind our readers that the crisis is based on a combination of factors, such as the progressive financialization of the economy, the growth of financial market speculation and the considerable increase in private debt, linked to the increase in poverty and a reduction in the labour market’s distribution capacity (Fitoussi, Stiglitz, 2009). The main subject of the following pages is the effect the recent crisis has produced on employment situations within families and on their spending habits; this topic will be analyzed using the figures published by the University of Verona’s Observatory on Family Consumption that takes an annual survey on a sample of individuals from around Italy. After some short introductory remarks, we will move on to two aspects that emerge from the results of three surveys (2009 with 2022 interviewees, 2010 with 2007 interviewees and 2011 with 2008 interviewees): *the change in work situations and spending habits*. These are two elements that will allow us to draw up a profile showing the effect of the crisis on families¹.

The nature of the remarks we will make is above all descriptive, focusing on the processes that are taking place regarding the changes in employment situations (understood in a broad sense, as the annual survey does not explore the various components of labour in detail) and spending behaviour (in the form of the issue of whether families have cut spending and how they have changed their spending habits). A series of independent variables will allow us to better trace the direction that some changes are taking. In general terms, we believe that the specific subject of our discussion, made up of the effects that, according to the interpretation of the interviewees, the crisis has induced on their family employment situation and spending habits, should be contextualized against the background of certain “issues” that have been on the national scene for some time and

¹ For more details on the methodology adopted see Foreword.

have been aggravated by the crisis. We have selected three issues from the many to represent the main framework of the context into which we will insert our observations.

The first “issues” concerns the *wage*. In recent years we have witnessed a reduction in the proportion of workers’ wages to the GDP: from the figures showing the distribution of profits and wages in the national income (national accounting figures published by Eurostat) we can see that in 2010, in the 17 nations belonging to the Euro zone, gross profits constituted 40% and wages 60% of total income. In Italy, these figures become 45% and 55% and in Germany 39% and 61% respectively. In general, we can further see that “the ‘slice’ concerning wages (gross, including social security obligations) grew by 0.8% in the 1990s and 1.8% per year in the new millennium. However, if we look at the average wage per worker, we find that the figure has *decreased* by an average of more than 0.1% per year over the two decades” (Pianta, 2012, p. 68). Economies in the Western world have seen increases in productivity lead above all to capital income (often not re-invested but taken as profits instead) and less to income from work. This opens these countries up to a veritable “wage issue” that sees Italy with one of the most problematic situations (Megale, D’Aloia, Birindelli, 2011). Furthermore, if we compare wages and inflation in the period 2000-2010, Italy saw a cumulative loss of spending power based on processes aimed at destabilizing work contracts, and on weak productivity, lack of capacity to redistribute wealth and effective inflation that exceeded the planned inflation. It is quite evident that the so-called “contract suspension” – *i.e.* the time that passes between a contract expiring and it being renewed, usually with a recalculation of the wage attached; according to Istat (National Statistics Institute) figures, in 2012 this time exceeded an average of 30 months – has had a significant effect on the wage issue.

The wage issue is closely linked to the “working poor” phenomenon, an expression that “until a couple of decades ago (...) would have been a contradiction in terms” (Revelli, 2010). The old Ford-inspired economy coupled with a welfare state structure guaranteed a wage for almost everyone in order to pull people out of a state of poverty and make them the consumers of the products they manufactured with their own hands. Today the new economically poor are often those who have a below-average wage or who only work a few months a year, therefore not in a condition to obtain a sufficient income to enjoy a decent lifestyle. This process is then linked to a second “issue”, one that sweeps across the background to our following remarks: the “*poverty issue*”. In general, according to Istat figures (2012), in 2011, 13.6% of the total population and 11.1% of families residing in Italy found themselves in a state of relative poverty (adopting a threshold of 1,011 Euro of monthly income for a family of two); 5.2% of families were in a state of absolute poverty, with a worsening of the situation in 2011 compared with 2010: the worse affected were those living in the south of the country (from 5.8 to 8% of families, and 22.3% is in a state of absolute poverty), large families (those with five or more children rose from 8.2% to 12.3% and 28.5% is in a state of absolute poverty) and families of labourers (from 5.2% to 7.5% and 15.4% is in a state of absolute poverty). There was a general worsening affecting above all families where the head of the family – with a low professional profile and only elementary or middle-school qualifications – was unemployed. The condition of families whose head occupied a managerial post, on the other hand, improved in 2011.

Therefore we can see that poverty is not evenly distributed but is concentrated among certain sections of the population and in certain geographical areas. This is at the root of the third “issue” we have decided to include in our background notes: the “*inequality issue*”. In recent years there has been, not only in Italy but also on a global level, “a strong increase in inequalities, caused by a marked redistribution of income from the bottom to the top, and therefore not only by an increase in the income and wealth of the most well-to-do social strata” (Gallino, 2012). The income of the most highly qualified professionals has grown more swiftly than and in greater proportion to the earnings of workers with lower qualifications; in fact over the years we have witnessed the production of inequalities between a small segment of workers who have increased their work-based earnings and a much bigger number of workers who have seen their situation worsen: “nine out of ten – employees and the most fragile segment of the self-employed – are worse off than ten years ago” (Pianta, 2012, page 70). These inequalities have been marked by the increase in unearned income (possession and management of financial assets), tax breaks on income and property and the reduction in spending on the welfare state, which has provoked a negative form of

redistribution (Gallino, 2012). Moreover, in recent years in Italy the deviance between the mean and median income has increased more than in other countries (Megale, D'Aloia, Birindelli, 2011), and the income from self-employed work has been distributed more unequally than the income from employed work (Checchi, 2012). However, the growth of inequality does not only concern income. The fragmentation of work, linked to the modularization of operations and the increased flexibility of production processes and the exploitation of resources (including "human" resources) has highlighted new forms of temporization, new forms of weakness that have become interwoven with long-standing ones, and at the same time has paved the way for processes consolidating these changes in some areas of employment. We can therefore observe various different and distinct labour markets becoming consolidated and a polarization of conditions assuming the shape of a social hourglass. By putting together various factors, such as earned income, professional qualifications, stability (linked to one's work contract or the prospects of the company one works for), career opportunities and level of welfare provision, we note that the middle area is getting thinner while two worlds of work are being formed and at the same time moving further away from each other, making it even more difficult the vertical mobility than before but facilitating horizontal mobility (from job to job without improving employment level or financial status). Therefore, this is a change that concerns not only quantitative factors, but also the overall profile of the quality of working life (Gallie, Gosetti, La Rosa, 2012).

2. Lines of interpretation of the figures

Society needs consumers; it moulds us to the "primary goal" of performing "the role of consumers". This is how Bauman (1998a) interprets the current period. From man's erstwhile principal function as producer, we have now become consumers first and foremost, despite our being still involved in the production system. Social integration therefore passes through the aesthetic of the consumer rather than the ethic of the worker aimed at producing a job well done (Bauman, 1998b). We could say we find ourselves in societies "dominated no longer by the industrial system, but essentially by the distribution system" (Secundulfo, 2007). Analyses often converge in their recounting the end of the great narratives and the shift from a society based on work, where the person is identified through their work and the social class they belong to, to a consumerist society in which identity is created through one's role as a consumer instead of producer. In this essay it is not our intention to go into a deep theoretical examination of the concept of consumption, nor to make reference to the various different interpretations of consumerist society. Instead, we would like to point out that, from our point of view, we are not witnessing so much a reduction in the importance of work in favour of consumption (also in terms of individual and social identity) but the production of a strong connection between work and consumption, therefore between the working and the consuming individual, starting from the assumption that "there are still workers who produce goods and people who consume them, but there is less and less distinction between them" (Codeluppi, 2004, page 18). As others have observed, "consumers are increasingly performing what we can with confidence call work activities" (Codeluppi, 2005), and the economy is being redefined as an "economy of the symbolic" that delocalizes hard work and traditional risks while it includes consumption as an activity producing narratives, symbols, images and therefore meaning. This inclusion is designed to generate value, which then appropriates (in consumption, just as in production) the biological, psychological and social dimensions of the person by assigning value to them within the integrated organizational processes. The general imposition of organizational models based on the idea of production being *pulled* by the market has shifted the centre of gravity towards the consumer as the process activator. From this point of view it is difficult to justify a system of consumption (and of styles of consumption) detached from the production system and therefore with its own distinct philosophies and modes of expression.

Undoubtedly consumption, performed by an active player and not a passive receiver, has entered into a process of intense symbolization: consuming means getting back onto a symbolic level, defining a territory and establishing a relationship with both objects and a social, economic

and cultural context. The state of perennial movement and excitement pervading consumers – always on the lookout for the next purchase – places them on a level of action that fails to alter the wealth and power management structures of the capitalist system. If anything, it helps stabilize it (Bauman, 1998c) by supplying energy and meaning, granting significance and sensations to a system that creates more and more emotional products. From this perspective, advertising does not limit itself to inducing people to buy, but drags the consumer into the construction of his own image and convinces him that by consuming he is valorizing above all himself (Fumagalli, 2007).

Therefore, when explaining our reasoning below, we must always keep sight on the one hand of the idea of consumers as being at one and the same time producer and product, the result of the permeation of production and consumption as experiential, individual and social dimensions (Codeluppi, 2005; Silverstone, 2000), and on the other hand of the idea that spending behaviour is often linked not only to prices but to background conditions and the modes of behaviour of population groups that are alike in terms of economic situation, work, level of education, etc. We will do this in the light of our assumption, which involves aspects of economic sociology, and in the light of the embedding of the economy in social structures (Borghi, Magatti, 2002) and the need to interpret consumption as a *concrete practice embedded in contexts* (made up of resources and bonds), therefore as a relationship between *orientations* acquired by individuals and the *map* of the context (Triglia, 2009).

This perspective leads us to a belief that reflecting jointly on the changes in work conditions and in spending habits constitutes a valid interpretative key to understanding the social change currently taking place. In our opinion, this change is evolving against a background characterized by the presence of the three “issues” mentioned in the previous section, amplified by the recent crisis. The figures published by the Observatory in Verona allow us to use this essay to explore two complex (therefore multi-dimensional) concepts which we have operationalized. The first concept is that of *employment situation*, which is not explored into its various dimensions (economic, ergonomic, in terms of content, etc.) in the annual survey but is explored by questioning the interviewees about the modification (worse, same as before or improved) to the employment situation of each member of the family. The second concept is that of *spending habit*, translated into two dimensions for analysis: *spending cuts*, measured in general terms (yes/no) and in percentages relative to a number of specific categories of consumer goods (food, clothes, home furnishings, medicine and hygiene and personal care products, technological products); *changes in spending habits*, which the Observatory operationalized by questioning the interviewees about changes in their shopping habits (yes/no) and about the importance assigned to a series of spending habits, whether quantitative (looking for special offers, comparing prices, reducing the quantity of products purchased, eliminating waste, foregoing the products that weight most heavily on the family budget) or qualitative (avoiding the brands that cost the most, being willing to spend only on a few quality products, making do with lower quality in all the products they purchase).

Our arguments based on the two founding concepts therefore sprout from the hypothesis that the crisis has set off a change both in employment situations and in spending behaviour, and that there is a relationship between the two. This relationship is one that, since it has as its background the “issues” listed in the previous section, can be interpreted in the light of certain groups of hypotheses, which we put to the test using the available information, as follows:

- a negative impact on families’ employment situations caused by the crisis, involving a significant proportion of the population; there is a considerable segment of families whose situation is unchanged, but very few whose situation is improving;
- a negative change in families’ employment situations that certainly affects members of the middle classes – therefore self-employed professionals and high-level employees – but which has a strong impact also on the weaker areas of employed work; this hypothesis does not invalidate but supplements the common interpretation of the crisis as the crisis of the middle class;
- a rather generalized reduction in spending that concerns large groups of the population and also widely consumed goods (e.g. foodstuffs), but at the same time displays some hints of selectivity, which can be explained by the greater contraction in the consumption of some

products as opposed to others, especially by some sectors of the population in particular (those with least economic resources and the most affected by difficulties in ensuring continuity in work-based earnings);

- a consolidation of the regional differences in Italy, an expression of the structural inequalities in this country; they regard both employment situation and spending behaviour, confirming the idea that there are many different Italies that are reacting to the crisis in different ways depending on the different resources they have in their local area;
- a greater homogeneity in reactions to the crisis concerning quantitative rationalization behaviours linked to spending (*e.g.* looking for special offers and reduce wastage), and a greater differentiation regarding qualitative behaviour (*e.g.* making do with lower quality goods and foregoing the most expensive brands), linked to the specific characteristics of individuals, such as academic qualifications or professional standing;
- the difficulty of identifying the founding elements of a new style of consumption, but rather the identification of a sort of “temporary sobriety”, although under the surface there may be some changes afoot in the way people understand spending, perhaps expressed by the sectors of the populations with a more solid cultural grounding and a professional placement with greater guarantees than others.

Obviously, in our examination of the available figures we also tried to explore beyond these hypotheses and infer further lines of reasoning that could help us to trace the trends set in motion by the crisis. Nevertheless, we believe that the data gathered by the Observatory must be handled with care as they were not gathered for the purpose of verifying a precise working hypothesis, as is usually the case in such a line of research. To do so would obviously have required a more detailed operationalization of concepts such as “economic crisis” and “employment situation”. The Observatory figures, however, have the great advantage of offering us the possibility to monitor certain phenomena over time, and being able to refer to three years’ worth of data aids our attempt to verify the levels of continuity or discontinuity in the processes that are taking place.

3. Change of employment situation

Employment situation is the first area we shall examine. Data about this aspect were obtained by the Observatory by asking interviewees to specify whether there was any difference (for the worse/no change /for the better) in the employment situation of their mother/wife/partner, father/husband/partner, co-habiting working offspring and any other co-habiting working individuals, without going into detail about the specific elements of the change (wages, content of the work, career prospects, etc.). In general (table 1), over the three-year survey period in question, we note a worsening, which concerns an average of around 15-17% of those interviewed; the “other co-habiting individuals” (10-12%) seemed to be the least affected; for the category mother/wife/partner and father/husband/partner we observe that in the last year examined the figure moved towards the threshold of 17%, demonstrating that the long-term effects of the crisis are anything but over. From the data, offspring seem to have been slightly less affected by the negative trend, perhaps in part because right from their entry into the world of work they had been already penalized by the new forms of contracts. The number of interviewees who stated there had been an improvement is almost negligible. If we look at the country divided into regions (table 2), a general trend can be perceived regarding the significant difference that appears between the central and northern regions and the southern regions and islands, where the situation usually appears worse. The situation is progressively worsening in every part of the country except for the islands, where it had already become negative in 2009; from this we can deduce that the crisis hit the islands before the other areas. This information can be added to what we already know from periodical surveys on labour market trends that show the southern regions and the islands as suffering from higher levels of unemployment than others – in particular long-term unemployment – and from a

“discouragement effect”, *i.e.* a tendency not to even try entering the job market after repeatedly failing to find work, which particularly affects women.

Table 1 – Change of the employment situations of family members (expressed in percentages)

member	change	2009	2010	2011
mother/ wife/ partner	worse	15.9	15.1	17.0
	same as before	81.1	82.1	80.6
	improved	3.0	2.8	2.4
	total	100.0	100.0	100.0
	n.	n.=1957	n.=1932	n.=1923
father/ husband/ partner	worse	16.0	15.3	17.3
	same as before	81.4	82.0	80.1
	improved	2.6	2.7	2.6
	total	100.0	100.0	100.0
	n.	n.=1817	n.=1787	n.=1781
co-habiting working offspring	worse	15.7	14.0	15.2
	same as before	79.5	81.2	80.8
	improved	4.8	4.8	4.0
	total	100.0	100.0	100.0
	n.	n.=1520	n.=1498	n.=1488
other co-habiting working individuals	worse	12.6	10.3	10.6
	same as before	85.6	87.5	88.3
	improved	1.8	2.2	1.1
	total	100.0	100.0	100.0
	n.	n.=1283	n.=1301	n.=1297

Table 2 – Change of the employment situations of family members according to area of residence (expressed in percentages)

(*)	North-West			North-East			Centre			South			Islands			
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	
1	-	13.7	12.2	15.9	11.1	13.9	14.7	15.4	16.1	16.7	17.0	18.0	20.1	26.7	16.7	17.7
	=	84.3	84.7	81.9	82.9	81.8	82.0	82.2	82.6	80.0	79.8	79.6	78.6	71.7	80.5	80.2
	+	2.0	3.1	2.2	6.0	4.3	3.3	2.4	1.3	3.3	3.2	2.4	1.3	1.6	2.8	2.1
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	534	523	547	368	368	361	371	386	330	441	445	448	244	210	237
2	-	13.5	12.9	14.4	13.7	15.0	14.0	13.7	12.2	15.3	15.8	19.0	22.9	28.4	19.5	20.9
	=	84.5	83.8	83.0	82.3	81.8	83.9	83.7	85.2	80.7	82.0	79.1	75.7	69.0	77.5	75.1
	+	2.0	3.3	2.6	4.0	3.2	2.1	2.6	2.6	4.0	2.2	1.9	1.4	2.6	3.0	4.0
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	498	481	507	328	341	335	344	345	295	417	422	419	232	200	225
3	-	10.8	11.3	11.4	11.4	7.2	10.1	14.4	12.0	14.7	17.2	19.8	19.7	29.8	21.6	21.5
	=	85.2	84.0	83.2	83.5	87.0	86.9	80.3	86.3	81.8	76.8	73.5	77.1	67.0	74.9	73.9
	+	4.0	4.7	5.4	5.1	5.8	3.0	5.3	1.7	3.5	6.0	6.7	3.2	3.2	3.5	4.6
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	400	381	387	255	276	267	284	284	259	367	389	380	215	167	195
4	-	6.7	7.8	8.4	5.2	5.6	6.2	13.9	8.2	9.1	13.4	14.6	14.1	27.6	17.5	16.2
	=	91.8	89.8	90.4	92.4	92.7	93.4	83.1	89.9	89.1	84.4	82.4	85.0	71.9	81.1	82.7
	+	1.5	2.4	1.2	2.4	1.7	0.4	3.0	1.9	1.8	2.2	3.0	0.9	0.5	1.4	1.1
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	328	333	345	211	232	226	237	258	220	315	335	327	192	143	179

(*) Legend: (1) mother/wife/partner; (2) father/husband/partner; (3) co-habiting working offspring; (4) other co-habiting working individuals

If we look at some of the other variables used in the three Observatory surveys, we can infer some further information about changes in employment situations. For example, concerning the academic qualifications of those interviewed we can note that the deterioration in the situation of the mother/wife/partner or the father/husband/partner had a greater effect on those who had a high school leaving certificate or less (around 19% in all three surveys); this figure grew significantly (4-5 percentage points) in the last of the three surveys for those with higher qualifications (degree or postgraduate qualification). As far as the employment situation of the mother/wife/partner and father/husband/partner is concerned, it seems less problematic for those in employed work (this category showed deterioration in around 12-14% of cases; in the latter two surveys those employed in the public sector expressed a more negative view of their situation). A much less positive situation emerges regarding the employment situation of the families of self-employed workers

(around 20%) and the *atipici* (lit. “atypical”; henceforth “temps”), *i.e.* those without a long-term contract or definite professional status (more than 30%), as well as those claiming special forms of temporary unemployment benefits (henceforth “the temporarily without work”) (around 40-50%). Regarding the professions, those who noted a worsening in the situation of their family members were in particular: from the world of employed work: entry-level employees, labourers and teachers; from the world of the self-employed: tradesmen and retailers; from the world of temps: those on fixed-term contracts and those without a regular contract (the two sub-groups that normally show the highest percentages); from the world of pensioners: those who had office jobs before retirement.

It is also interesting to ascertain the relationship between changes a family’s employment situation and their socioeconomic status. Here two variables highlighted by the Observatory come to our aid: interviewees’ perceptions regarding their families’ socioeconomic status (measured on five levels) and the net family income they declared. As for the first variable, the deterioration in the family’s employment situation continued progressively over the three surveys and ranged from the 5-10% of those declaring they enjoyed upper-middle socioeconomic status, to the 25% of those who declared they belonged to the lower middle classes, to the over 40% of those who declared they had a low status. Looking at the net monthly family income (table 3), we can see that the negative change in the employment situation of family members had a decidedly greater effect on those who classified themselves as belonging to the lower classes, in particular those whose declared income was less than 1,000 Euro a month. Moreover, those owning their family home reported much fewer negative changes than others in terms of the family employment situation.

Table 3 Change of the employment situations of family members according to net monthly family income (expressed in percentages)

(*)	Up to 1,000 euro			from 1,001 to 2,000 euro			from 2,001 to 4,000 euro			over 4,000 euro			
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	
1	-	41.7	34.3	39.7	17.8	17.7	22.8	9.6	8.6	11.7	3.4	8.2	6.0
	=	55.2	63.9	59.5	79.7	80.3	75.1	87.0	87.9	85.5	91.1	86.7	89.8
	+	3.1	1.8	0.8	2.5	2.0	2.1	3.4	3.5	2.8	5.5	5.1	4.2
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	96	108	126	625	605	611	755	738	726	146	158	167
2	-	43.8	41.0	39.7	16.7	15.5	22.3	10.5	10.9	13.1	3.1	6.7	10.1
	=	52.8	58.0	60.3	81.4	81.7	74.5	86.8	86.3	84.8	89.3	89.6	82.9
	+	3.4	1.0	0	1.9	2.8	3.2	2.7	2.8	2.1	7.6	3.7	7.0
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	89	100	121	576	556	561	707	688	660	131	135	158
3	-	32.5	30.1	39.3	15.4	11.6	16.6	10.8	12.6	12.5	2.8	4.5	7.0
	=	63.6	65.6	58.9	81.4	85.0	80.5	82.8	81.1	82.4	85.9	87.3	85.3
	+	3.9	4.3	1.8	3.2	3.4	2.9	6.4	6.3	5.1	11.3	8.2	7.7
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	77	93	107	495	474	487	564	554	522	106	110	129
4	-	30.7	27.2	35.6	9.5	8.4	11.1	6.7	6.1	6.2	1.4	2.3	1.9
	=	68.0	71.7	64.4	88.7	90.5	88.2	91.8	90.6	92.4	91.8	90.7	94.3
	+	1.3	1.1	0	1.8	1.1	0.7	1.5	3.3	1.4	6.8	7.0	3.8
	tot	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	n.	75	92	101	434	419	431	451	457	437	74	86	106

(*) Legend: (1) mother/wife/partner; (2) father/husband/partner; (3) co-habiting working offspring; (4) other co-habiting working individuals

To conclude, while it is true that from these data obtained by the Observatory it is hard to draw up an exhaustive profile of the people who have been most adversely affected by the crisis – as the subject would need its own in-depth study – we can, however, identify a number of elements worth a brief mention at least. The category displaying the greatest negative change in the family employment situation is that of people with low and mid-to-low academic qualifications, although we can see from the third survey that these difficulties have now also spread to those with higher qualifications. On top of those who are in “evident” difficulty – the unemployed, the temporarily without work and temps – the tradesmen and retailers with self-employed status, and those who are employed either in offices or in factories, also now show deterioration in their family situation. Family employment difficulties seem to be linked closely to the growth in the number of family members, to the perception of their socioeconomic status as being low or mid-to-low and to

belonging to the lowest income group (less than a thousand Euro a month) or mid-to-low group (less than two thousand Euro a month). The literature talking about the impoverishment of the middle classes therefore finds backing from the Observatory figures. However, we should pay special attention to the classes with the least stability in their employment status and income, who are less protected than in the past (labourers and office workers), and who tend to be overlooked when reflecting on the impoverishment of the middle classes. All of this, in our opinion, comes together to confirm the consolidation of the three issues listed in the introductory section (wage, poverty and inequality); therefore, a reinforcement of the hourglass shape to society could be lurking behind this first analysis of ours, seen through the lens of the relationship between work and socioeconomic status, and with the lower half of the hourglass getting ever wider.

4. Reduction in expenditure

One of the more interesting facts to emerge from the Observatory studies relates to the reduction in families' annual expenditure (table 4). One out of three families cut their spending on foodstuffs during the years in question, while one out of four cut back on medicines and toiletries (a figure that reached 30.9% in the last of the three surveys). For the other categories of goods monitored (clothes, home furnishings and technological products), the percentage of interviewees who declared that they had reduced their spending exceeded 60%. Looking more closely at those who stated they had reduced expenditure, it is possible to ascertain the extent of these reductions (table 5). The majority of families who stated they had reduced spending on food and medicines, toiletries and cosmetics did so by less than 10%; for the other categories of goods, on the other hand, there was a significant number of families who had made decidedly bigger spending cuts. Looking at the three surveys, it is interesting to note that over the years there was an increase across all the categories of consumer goods examined in terms of the percentage of people who had been making fairly drastic cuts in their spending.

Table 4 – Percentage of families who had cut family spending according to category of goods

	Food			Clothes			Home furnishings			Medicines & toiletries			Technological products		
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
Yes	31.9	29.0	33.9	63.5	59.3	66.2	68.6	65.6	71.6	26.1	26.2	30.9	62.3	60.7	66.7
No	68.1	71.0	66.1	36.5	40.7	33.8	31.4	34.4	28.4	73.9	73.8	69.1	37.7	39.3	33.3
total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.	2022	2007	2008	2022	2007	2008	2022	2007	2008	2022	2007	2008	2022	2007	2008

Table 5 – Percentage of reduction in families' spending according to category of goods

% red. spending	Food			Clothes			Home furnishings			Medicines & toiletries			Technological products		
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
<10	53.0	48.3	47.8	19.9	17.2	13.0	15.2	14.6	11.5	56.0	52.1	50.5	20.8	17.8	15.9
11-30	38.9	45.3	41.5	41.4	44.2	47.4	30.6	30.1	25.8	33.2	35.8	33.6	35.4	34.9	35.4
31-50	6.4	6.4	7.6	27.1	26.9	24.9	24.3	27.0	28.2	8.2	9.7	11.1	20.3	23.8	22.0
>50	1.7	0	3.1	11.6	11.7	14.7	29.9	28.3	34.5	2.7	2.5	4.8	23.6	23.5	26.7
total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.	643	582	670	1281	1191	1315	1373	1317	1412	527	488	560	1226	1198	1312

Table 6 – Percentage of families who had cut spending according to category of goods and area of residence

Area	Food			Clothes			Home furnishings			Medicines & toiletries			Technological products		
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
N-W	26.0	22.9	28.1	56.0	48.9	58.7	59.8	55.6	65.6	21.8	22.2	25.7	54.2	52.4	62.0
N-E	26.5	24.0	28.0	57.6	53.6	57.8	64.8	62.8	64.8	18.8	22.2	23.8	56.2	53.6	58.3
Cen.	29.9	27.0	35.6	64.6	61.9	71.6	67.7	66.2	73.9	20.7	24.1	30.5	59.8	60.0	68.4
South	35.9	37.7	37.3	68.8	67.6	70.3	75.2	73.8	77.4	32.8	32.4	37.3	69.0	71.3	71.4
Islands	49.2	38.9	47.5	78.6	73.7	81.6	83.9	78.2	82.0	44.0	34.3	43.0	81.5	73.6	79.9
Italy	31.9	29.0	33.9	63.5	59.3	66.2	68.6	65.6	71.6	26.1	26.2	30.9	62.3	60.7	66.7

The greatest numbers of families who had reduced spending on foodstuffs (table 6) – which we could consider as a prime indicator of families’ quality of life – came from the South and the islands. While the areas in the North-West and North-East displayed rather similar data over the three surveys and the South consistently showed that it was in greater difficulty, it is interesting to note that, like the employment situation mentioned above, the islands were the area displaying the most negative figures in the first of the surveys (49.2%). From this we can infer that the crisis most likely struck the islands first, both in terms of employment and reduction in income. Regarding the other categories of goods, for clothing three sub-groups were created: in the first two surveys we see a percentage of families in the North who had reduced spending that reached almost 55%, while in the centre and South this figure reached 65% and the Islands around 75%; in the last survey the three sub-groups all came in at around 58%, 70% and 80%. Spending cuts on home furnishings increased progressively moving from North to South and to the islands.

The majority of those who stated they had cut back on spending had low academic qualifications and a low-wage job or a pension. However, especially in the last of the three surveys, there was a growing number of interviewees with higher academic qualifications who declared they had cut back on their family spending. This trend can be most easily seen in clothing and technological goods, but also involves other categories, including foodstuffs and medicines and toiletries. Therefore, over the three years in question, we can see the gap created by academic qualifications getting smaller; this leads us to think that the spending reduction patterns formed because of the crisis are becoming generalized, driven as they are by effectively reduced financial means rather than a real change in styles of consumption. As we look at the three surveys, we must also bear in mind that of those who stated they had a family income of less than or equal to 1,000 Euro a month, one out of four declared they held a degree or postgraduate qualification, and a further 30-40% that they had a high school leaving certificate; out of those who declared that their income totaled between 1,001 and 2,000 Euro a month, around 25-30% had a degree or postgraduate qualification, and 45% a high school leaving certificate. Apart from those who are in a clearly weakened position – the unemployed and the temporarily without work – the group that declared it had made the biggest cuts in family spending was temps (who displayed the highest figure over the three surveys for the whole category of goods) together with those in long-term employed work, whose percentage increased in the last survey.

Let us now look at the relationship between decisions to cut family spending and the family’s economic situation. If we look at the available net family income (table 7), we observe that the threshold of 1,000 Euro constitutes a significant boundary. Below this figure, the percentage of interviewees who declared that they had reduced spending is particularly significant, reaching a peak of 90% in the clothing, home furnishings and technological products. In general, as the net family income increased, the number of interviewees stating they had reduced spending decreased; worthy of note is the fact that, regarding this aspect like the others above, the last survey showed an increase in the level of critical situations

Table 7 – Percentage of families who had cut spending according to category of goods and net monthly family income

Category of goods	Up to 1,000 euro			from 1,001 to 2,000 euro			from 2,001 to 4,000 euro			over 4,000 euro		
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
Food	66.3	61.5	66.9	38.6	37.0	41.6	21.4	18.6	24.8	10.0	8.6	10.8
Clothes	93.1	86.3	88.0	73.5	72.0	73.9	56.7	49.9	60.1	32.7	28.8	37.5
Home furnishings	90.1	89.7	90.2	77.2	75.2	79.1	62.8	56.5	65.6	43.3	43.9	45.5
Medicines	54.5	62.1	62.4	30.3	33.4	36.5	18.2	15.1	22.1	8.7	7.9	10.2
Technological products	89.1	83.8	88.0	71.9	72.2	76.5	54.5	51.5	59.6	36.0	28.0	36.9
<i>n.</i>	101	117	113	647	625	635	782	767	759	150	164	176

. Furthermore, if we examine the other variables assessed by the Observatory, we can see that those who stated that their family income was “not enough to cover monthly costs” often also declared they had reduced their spending: around 90% of families had reduced spending on clothing, home furnishings and technological products, around 65% on food and around 55-60% on medicine and hygiene and personal care products, a figure that remains almost constant across the three surveys. As we mentioned previously, the Observatory gathers information on each

interviewee's assessment of their family's socioeconomic status. The observations made about income have some points of convergence with those relating to the interviewees' statements about their families' socioeconomic status. For example, regarding foodstuffs the percentage of interviewees in the medium-high socio-economic status who declared they had reduced their expenditure was around 13% in all three surveys, against a figure of around 68% for those who stated that they had low socioeconomic status (in the third survey this figure reached 76.0%); for the middle and lower middle levels, the figures are around 23% and 45-50% respectively. The other categories of goods displayed the same marked upwards progression in the number of families who had reduced their spending as the stated socioeconomic status got lower. An interesting fact – one which confirms what we mentioned above – relates to the increase in the number of interviewees who declared in the last survey that their family had reduced spending on foodstuffs, medicines and technological products especially when they belonged to families with a middle-low socioeconomic status (respectively: 50.0%, 44.1% and 83.4%) and low status (respectively: 76.0%, 72.1% and 92.2%).

The relationship between spending cuts and the size of the family unit provides us with some revealing situations. As far as spending on foodstuffs, clothing and medicines is concerned, the number of families with only one component or with five or more components who had reduced spending is significant; this number rose in the 2011 survey (of the families with 5 components, 44.2% had reduced spending on food, 75.8% had cut back on clothing and 45.3% had cut down on medicine and hygiene and personal care products). As for home furnishings and technological products, it was mainly large families that had made spending cuts in this category (with at least five components). In general, the interviewees belonging to families with two components were those who displayed the lowest amounts of change in all three surveys. Looking more closely at the type of family unit, in a hypothetical list we see that the most critical situations are those where there is one single parent with offspring, followed by mono-component families (especially if the component is over 65) and then by couples with children. Moreover, the number of interviewees who had reduced their family expenditure and who lived in small municipalities or big cities was lower than the average; however this figure increased over the course of the last survey, especially in the bigger municipalities. The number of those owning their own homes who declared they had made family spending cuts was decidedly lower than the numbers of those who had been granted free use of a house or who paid rent (with a difference of over 10 percentage points). This pattern of cutting back on spending seems to be more a characteristic of those who stated they had left-wing political allegiances, a pattern that is very different from that of the other sub-groups, including those who placed themselves in the centre-left.

Therefore we can see that, in general, the majority of the people who stated that they had made spending cuts belonged to the lower income groups and lived in the areas that traditionally have economic difficulties. Moreover, these figures seem to have taken on a seesawing trend, with a drop between the first and second survey (2010) and a marked rise in the third (2011). Spending cuts were also directly linked to employment situations: for example, in the third survey 65% of those who noticed a worsening in the employment situation of one or more components of their family stated that they had cut spending on foodstuffs; the same behaviour was declared by around 30% of those whose situation had remained unchanged and by 25% of those who held that their situation had improved. Out of those who stated that their family employment situation had deteriorated, around 90%, 60% and 55% of cases respectively had cut spending on clothing, home furnishings and technological products; concerning medicines and hygiene and personal care products the figure was around 50% (against 25-30% of those who declared an unchanged or improved employment situation).

To conclude, as could be expected reductions in expenditure concerned mainly those who found themselves in difficult economic situations (measured in terms of net available monthly income and self-assessment of position on the socioeconomic scale) and who lived in the more deprived areas of the country. Furthermore, if we look at spending cuts we can see, as well as the close relationship with the lower levels of these factors, rationalization behaviours becoming consolidated over the three years in areas closely linked to the basic functioning of the family (expenditure on food and medicines) and technological aids, with larger figures in the last survey

indicating a probable exacerbation of the crisis. It is also important to point out that spending cuts were linked to a deterioration of the family employment situation, but there was also a great number of families who had cut spending, especially when it came to the most recent period and certain categories of products despite their situation remaining unchanged or even improving. Moreover, to the extent that the new forms of economic weakness are progressively spreading also to those who, for example, hold mid-to-high academic qualifications (given the current labour market situation), the Observatory figures produce elements confirming the perspective we began with, *i.e.* the consolidation of a deep-rooted wage and economic issue that is marking our society, interwoven with the traditional inequalities of our country (first and foremost related to geographical area).

5. Change in shopping habits

The third and last aspect we mean to examine relates to the influence that the crisis may have had on people's shopping habits. In the 2009 (66.6%) and 2010 (65.8%) surveys, two out of three interviewees affirmed that the crisis had provoked changes in their modes of shopping, and the figure was even greater in the 2011 survey (71.0%). Those who were placed above the average figure were mostly those living on the islands and in the South of the country; in the third survey every geographical area displayed higher figures than in the previous two (table 8).

Table 8 – Change in shopping habits following the crisis according to area of residence (expressed in percentages)

	North-West			North-East			Centre			South			Islands		
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
no	38.7	44.2	34.8	36.2	36.0	35.8	34.4	32.3	26.1	29.9	27.8	23.9	21.0	22.2	18.9
yes	61.3	55.8	65.2	63.8	64.0	64.2	65.6	67.7	73.9	70.1	72.2	76.1	79.0	77.8	81.1
total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>n.</i>	555	547	569	389	392	386	381	402	348	448	450	461	248	216	244

In the last survey there was a rise in the percentage of people with a degree (69.8%) or postgraduate qualification (65.5%) who affirmed that they had changed their shopping habits, with an increase of five and ten percentage points respectively compared with the two previous surveys; the figures for the other groupings stayed relatively stable, in demonstration of the hypothesis that the population group most affected by the crisis (those with the lowest academic qualifications) has now been joined by those with a higher level of education. If we exclude the groups that are most likely to suffer a heavy impact on their spending habits as a result of the crisis (the unemployed and the temporarily without work), the group presenting the highest values over the three surveys was temps (respectively 72.5%, 70.8% and 83.7% of consumers who declared they had changed their spending habits). The other main groups were distributed around the overall percentage, while in the latter two surveys pensioners (of around 4-6 percentage points) came in a little below this figure, perhaps demonstrating that change came to them initially but then the pressure to modify their spending habits was at least partially relieved.

As far as those in employed work are concerned, the number of labourers who declared they had changed their spending habits stayed a few percentage points above the overall sample average across the three surveys (6-7 points in the first two surveys and 2 in the third), while the subgroup that showed the greatest increase in the number of individuals who had changed their shopping habits over the three years was teachers and entry-level office workers (in the last survey the figures reached 82.2% and 77.0% respectively). Directors and those with management-level posts would seem to have been less affected by the changes, although the figures for these were higher in the last survey than in the previous two (reaching 53.2% and 64.8% respectively). As regards the self-employed, the subgroup with the greatest numbers declaring they had modified their spending habits was tradesmen and retailers, while those in the professions (who constituted half of the self-employed individuals interviewed) displayed a lower figure than the overall sample average (in the three surveys: 64.5%, 60.2% and 68.1%). In the “temps” subgroup, those who declared they had made the greatest changes to their shopping habits were above all casual workers rather than those

with fixed-term contracts. Spending habits changed progressively with an increase in the number of components in the family, with a jump (of around eight percentage points) above the threshold of three components; when the number of components reached five the percentage of interviewees who had made changes was particularly high (in the three surveys: 74.5%, 74.7% and 80.0%). The groups with the highest numbers declaring they had changed their spending habits were the family units composed of one single parent with children, followed by couples with children.

As the perceived socioeconomic level of the interviewees (measured, you will remember, through self-assessment on a five-point scale) descended, the number of interviewees declaring they had changed their shopping habits ascended, with a significant jump when moving from the upper middle to the middle classes, and again from the middle to the lower middle classes. For example, in the last survey the percentage of interviewees who declared they had changed their shopping habits and that they were part of a family in the upper middle (41.65%) or middle (65.1%) socioeconomic groups was contrasted by the number of those who considered themselves as being in the lower middle (86.8%) or lower group (90.7%). Moreover, this attitude was a strong factor in families with a net monthly family income in the categories “under 1,000” and “1,001 to 2,000” Euro (table 9).

Table 9 – Change in shopping habits following the crisis according to net monthly family income (expressed in percentages)

	Up to 1,000 euro			from 1,001 to 2,000 euro			from 2,001 to 4,000 euro			over 4,000 euro		
	2009	2010	2011	2009	2010	2011	2009	2010	2011	2009	2010	2011
no	12.9	12.8	9.8	26.3	25.1	20.3	38.5	41.1	35.2	57.3	62.0	56.2
yes	87.1	87.2	90.2	73.7	74.9	79.7	61.5	58.9	64.8	42.7	38.0	43.8
total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n.	101	117	133	647	625	635	782	768	759	150	163	176

Using some further elements, we will now try to draw up a profile of the people who maintain that they have changed their shopping habits in response to the crisis. In the three surveys, females outstripped males by around ten percentage points (in the last 75.4% against 66.3%). No particular links to age were found, except that in the last survey the “over 70” age group displayed a percentage that was more than ten points (59.7%) lower than the overall sample average (perhaps because they had less need to modify their spending habits, having already rationalized their budgets), and those in the “under 30” (78.6%) and “51-60” age groups (77.3%) had values above the overall average. As could be expected, in all three surveys around 90% of those who stated that their monthly income was insufficient had made changes in their shopping habits, but also 60% of those who considered it sufficient had made changes, thereby demonstrating that these changes are perhaps not wholly due to financial necessity; the same choice had been made by a percentage that oscillated over the three surveys between 85-90% of those who stated they had asked for financial aid in the past year, against 60-66% of those who had not done so. We can also note a sharp rise in the number of interviewees who had cut back on spending when we pass from the category “not at all worried” about their family’s financial situation for the coming year to the “a little worried”, “worried” or “very worried” category (the data from the last survey give us the figures 13.9%, 44.6%, 83.7% and 93.0% respectively); furthermore, around 85-90% of those who had seen the employment situation of their mother/wife/partner, father/husband/partner and co-habiting working offspring deteriorate had made changes, while among those who stated that their family members’ situations had remained unchanged or had improved, the number oscillated around the 60-65% mark.

Finally, if we look at political orientation, we observe that while in the first survey the differences between right and left were not very marked, they became more so in the following surveys: there is a greater number of interviewees who had changed their spending habits in the group who declared centre-left sympathies (66.3% and 72.1%) and even more in those oriented towards the far left (74.8% and 79.5%) (against figures of 49.6% for those who declared right-wing sympathies, 58.7% for those in the centre-right and 62.4% and 66.1% for those in the centre). To sum up, in our study two out of three people found that the crisis had induced changes in their shopping habits, undoubtedly linked to financial factors, *i.e.* the shrinkage of the amount of money available for purchases. However this same behaviour can be seen in a significant proportion of

people who said that they had a sufficient monthly income available to them and had not had to ask for financial aid. This fact, if we place it alongside the increase in the number of people with high academic qualifications who had changed their spending habits (although some of these people have low-paid jobs and therefore are forced to reduce spending because of having scant funds available), leads us to suppose that there may also be a change of a more cultural nature taking place regarding people's relationships with shopping, perhaps associated with financial pressure. If we also look at the relationship between spending cuts (which we discussed in the previous section) and changes in shopping habits, we can see that – fairly constantly across the three surveys – one person out of three associated the word “change” with “reduction” regarding foodstuffs and medicines/toiletries, while two out of three adopted the same attitude regarding clothing, home furnishings and technological products. In general, levels of worry about the future weigh heavily on attitudes of change concerning shopping habits; this worry now also pervades a large portion of those who have not witnessed a worsening of their family employment situation. Therefore it seems there is a rather widespread perception that the crisis is anything but over.

To finish our analysis of the available data, we would like to turn our attention to the modes of shopping people declared that they employed. Using a numerical scale from 1 (not at all) to 10 (almost totally), the Observatory asked the interviewees to indicate to what extent a series of behaviours – all different from each other – “defined their modes of shopping”. As can be seen from table 10, which shows the means, modes, medians and standard deviations of each behaviour, the trend that emerged was one where people paid more attention to prices and at the same time tried to reduce wastage. These two options also displayed the smallest standard deviation values, therefore could be considered as a kind of indicator of the harmony of views relating to these two behaviours within the sample. At the opposite extreme, *i.e.* the data considered least representative of people's shopping habits, we find behaviours such as making do with lesser quality in all products and reducing the quantity of products purchased; however these options displayed a higher standard deviation (meaning there was less homogeneity in interviewees' responses). What emerges from the data is a rather complex profile (although very similar across the three surveys) of citizens who pay attention to prices while trying to reduce wastage, seek out special offers and perhaps forego the more expensive products that weigh heavily on the family budget, for example high-priced brand-name products.

People are becoming more selective by being careful about prices and waste, but they still look for quality; for a large slice of the sample this translates into an intention to spend without any misgivings.

We will now attempt to also provide a brief outline of shopping habits. First of all, it was the female element that displayed the highest values for all the options given. As far as the importance of academic qualifications is concerned, there was only a tenuous relationship with the more quantitative behaviours (*i.e.* those relating to the search for special offers, comparing prices and reducing the quantity of products and waste), while those who had lesser academic qualifications had a greater tendency to forego the more expensive products; as for the willingness to spend on certain quality products, there was very little connection to academic qualifications, while among those with lesser academic qualifications there was a greater tendency to forego the brands and make do with lower quality in general. Concerning employment situations, in general it was people in employed work (more often than not public sector employees) and especially temps who displayed the highest values, in particular as regards the possibility of placing quantitative limitations on their spending. The people who gave their socioeconomic status low or mid-to-low displayed clearly higher figures with regard to all the behaviours except the option about willingness to spend extra in order to purchase certain quality products, which displayed a greater homogeneity of attitude within the sample. A very similar trend was found by cross-referencing the behaviours with the net monthly family income, revealing a gap between those whose income was under 2,000 Euro a month and those who earned over this figure. Concerning the type of family group, the families composed of one single parent with children and those with a single component of over 65 years of age were those that displayed the highest values in the various options proposed, followed by couples with children. The interviewees who stated in the surveys that

components of their family had seen their employment situation deteriorate in general showed a greater propensity to assign high values to the various behaviours listed.

Lastly, it is worth noting that those who declared that they had changed their shopping habits as a result of the crisis showed a greater tendency than others to seek out special offers, keep a close watch on prices, reduce waste and the amount of products purchased and forego the most expensive products. All in all, the changes they declared they had made took on a rather quantitative character. Nonetheless, even the other behaviours that implicate a greater awareness of the qualitative aspects of shopping (foregoing costly brand-name products, willingness to spend extra on a few quality products, making do with lower quality, etc.) showed a strong tendency to be adopted by those who stated they had made spending cuts, although the differences with those who stated the opposite are not particularly marked.

Table 10 – Shopping habits: means, medians, modes and standard deviation

Shopping habits	2009				2010				2011			
	me	md	mo	ds	me	md	mo	ds	me	md	mo	Ds
I hunt for special offers and promotions	7.89	8	10	2.20	7.84	8	10	2.17	7.98	9	10	2.15
I am more careful and compare prices before buying	8.18	9	10	1.91	8.16	9	10	1.89	8.27	9	10	1.80
I avoid the more expensive brands	7.11	8	10	2.44	7.00	7	10	2.47	7.22	8	10	2.37
I am willing to spend extra only on certain quality products	7.06	7	8	2.30	6.94	7	8	2.31	7.04	7	8	2.23
I have reduced the quantity of the products I purchase	6.53	7	10	2.58	6.54	7	8	2.56	6.80	7	8	2.47
I make do with lower quality in all the products I buy	5.15	5	1	2.79	5.11	5	6	2.75	5.36	5	5	2.71
I have tried to reduce/eliminate waste	8.18	9	10	1.94	8.10	9	10	1.98	8.27	9	10	1.93
I have stopped buying the most expensive products that would have weighed on the family budget	7.17	8	10	2.46	7.07	7	10	2.44	7.32	8	10	2.38

Legend: me=mean, md=median, mo=mode, sd=standard deviation

Note: the calculation is based on an analysis of 2022 cases for the year 2009, of 2007 cases for the year 2010 and of 2008 cases for the year 2011

6. Concluding Remarks

In general, what we have found is evidence of the persistence of the traditional inequalities in the distribution of employment conditions within Italy and a crisis that has had a greater effect on those who started in a position of weakness and who live in the traditionally problematical areas of the country. Cuts in spending are often linked to a worsening of the family employment situation, although a not insignificant portion of those whose family employment situation has either remained unchanged or even improved has also reduced their spending, especially in the most recent times and in reference to certain products. The difficulties caused by the crisis are becoming more widespread, revealing the sting in its long tail that is progressively dragging down sections of the population that until now have felt its effects less than others. While over the three years we have witnessed the development of selective behaviours linked more to income than to other factors – for example academic qualifications – we do not feel authorized to assert that there is a real reworking of consumption models taking place. We could be witnessing a kind of “temporary sobriety”, as we hypothesized at the beginning of our analysis of the available data. The signals regarding decisions to make quantitative reductions (in terms of prices and wastage) and to pay more attention to qualitative aspects (related to the difficulty in accepting an overall reduction in the quality of products) should however be noted as potential change indicators. What we are seeing, therefore, is a reduction/change in families’ spending habits caused by a lessening of their spending power, with families trying to fit square pegs into round holes in a world of special offers and waste reduction but without showing much sign of having made a cultural shift. However, this is an area for in-depth study that would require further elements, which we would hope to find in our future surveys.

In conclusion, the world of consumption has shown itself to be a vital area of analysis for anyone trying to interpret the processes of social change currently taking place, and in particular trying to understand the complexity of consumption patterns. The change triggered by the crisis forces us to reflect on our lifestyles and consumption habits and, in broader terms, on the relationship between economy and society if we are to understand how the words “growth” and “development” can be charged with new and different meanings.

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